



PROVIDER QUALITY RATING

LIFE SETTLEMENT SOLUTIONS, INC.

2004

Life Settlement Solutions, Inc.

Address

**9201 Spectrum Center Blvd.,
Suite 105
San Diego, CA 92123
USA**

Management

**Larry Simon, President
Gregory Schmitt, Chief Operations Officer
Ronald Lofgren, Vice President of Operations
Karen Canoff, General Counsel**

Products and Services

Life Settlements

Shareholder

Simon Family Trust 100%

Rating Grade

AA+

	Weighting Criteria	Weighting	Rating	Weighting	Rating Mark
Panel I Company	Company History	10%	90%		
	Company Structure	10%	90%		
	Market Standing	15%	90%		
	Shareholder Structure	15%	100%		
	Investor Structure	20%	90%		
	Credit Standing	15%	90%		
	Financial Strength	15%	90%		
	» Total	100%	92%	10%	AAA
Panel II Management	Operations and Process Management	30%	100%		
	Competence	25%	90%		
	Compensation	15%	100%		
	Investor Relations	15%	90%		
	Trading Activities	15%	90%		
	» Total	100%	95%	35%	AAA
Panel III Network	Medical Evaluator	25%	70%		
	Escrow Agent/Bank	15%	80%		
	Broker	30%	80%		
	Policies Pooling	30%	90%		
	» Total	100%	81%	35%	AA-
Panel IV Balance of Activities	Historical Development	35%	90%		
	Current Performance	40%	90%		
	Litigation/Conflicts	25%	100%		
	» Total	100%	93%	20%	AAA
Total			88.90%	100%	AA+

Summary

Quality Rating Life Settlement Solutions, Inc.

An overall rating score of "AA+" shows the excellent quality of Life Settlement Solutions' (LSS) services toward institutional clients.

In Panel I, "Company" LSS achieved an overall score of "best quality." This is composed of LSS' excellent scores in the sub panels "Company History," "Company Structure," "Marketing Standing," "Investor Structure," "Credit Standing" and "Financial Strength." An "AAA" rating was achieved for its "Shareholder Structure."

In Panel II, "Management" LSS achieves again an "AAA" rating, which is especially reflected in the sub panels "Operations and Process Management" and "Compensation." The sub panels "Competence," "Investor Relations" and "Trading Activities" were assigned with an "AA+" rating.

"Excellent Quality" is observed in Panel III "Network." This especially refers to the company's "Policies Pooling" activities. Its relationships with the "Escrow Agent/Bank" and its "Broker" network are classified with "high quality." Its network with the "Medical Evaluators" shows "increased quality."

Panel IV "Balance of Activities" was classified with an "AAA" rating. This refers to "Historical Development," "Current Performance" ("AA+" respectively) and "Litigation/Conflicts" ("AAA").

End of analyzing period was August 2, 2004. The rating will not be updated until a new rating application is submitted.